

Information to identify the case:

Debtor 1	James Richard Griffin	Social Security number or ITIN	xxx-xx-7069
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Lois Thelma Griffin	Social Security number or ITIN	xxx-xx-9722
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-32084-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Richard Griffin

Lois Thelma Griffin

2/15/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James Richard Griffin
 Lois Thelma Griffin
 Debtors

Case No. 13-32084-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Feb 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2019.

db/jdb
 514459124 +James Richard Griffin, Lois Thelma Griffin, 15 Bell Avenue, Fords, NJ 08863-1403
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514268106 +Abelson & Truesdale, LLC, 147 Union Avenue, Suite 1E, Middlesex, NJ 08846-1063
 514268115 +Choice Mastercard, PO Box 183113, Columbus, OH 43218-3113
 514268117 +Citibank NA, 1000 Technology Drive, O Fallon, MO 63368-2239
 514268122 +Ed Financial Services, 120 N. Seven Oaks Drive, Knoxville, TN 37922-2359
 514681777 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr.,
 Knoxville, TN 37922-2359
 514268125 +HSBC Card Services, PO Box 71104, Charlotte, NC 28272-1104
 515510956 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 514268126 +Ocwen Loan Servicing LLC, Attn: Customer Care, PO Box 780, Waterloo, IA 50704-0780
 514483308 +Ocwen Loan Servicing, LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 514268131 U.S. Department of Education, Direct Loan Servicing Center, PO Box 5609,
 Greenville, TX 75403-5609
 514268132 +Virgin America Card Services, PO Box 13337, Philadelphia, PA 19101-3337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2019 01:10:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 16 2019 01:10:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514268107 +EDI: GMACFS.COM Feb 16 2019 05:43:00 Ally Financial, PO Box 8143,
 Cockeysville, MD 21030-8143
 514378746 +EDI: GMACFS.COM Feb 16 2019 05:43:00 Ally Financial, P.O. Box 130424,
 Roseville, MN 55113-0004
 514268108 +EDI: AMEREXPR.COM Feb 16 2019 05:43:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 514367053 EDI: BECKLEE.COM Feb 16 2019 05:43:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514268109 +EDI: WFNNB.COM Feb 16 2019 05:43:00 Avenue, PO Box 659584, San Antonio, TX 78265-9584
 514268110 EDI: BANKAMER.COM Feb 16 2019 05:43:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886
 514268116 EDI: CITICORP.COM Feb 16 2019 05:43:00 Citi Cards, PO Box 183113, Columbus, OH 43218
 514268111 +EDI: CAPITALONE.COM Feb 16 2019 05:43:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 514479597 EDI: CAPITALONE.COM Feb 16 2019 05:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514268112 +EDI: CAPITALONE.COM Feb 16 2019 05:43:00 Capital One Bank NA, PO Box 71083,
 Charlotte, NC 28272-1083
 514268113 +EDI: CAPITALONE.COM Feb 16 2019 05:43:00 Capital One Retail Services, PO Box 71106,
 Charlotte, NC 28272-1106
 514268114 +EDI: CHASE.COM Feb 16 2019 05:43:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 514295738 +EDI: CITICORP.COM Feb 16 2019 05:43:00 Citibank N.A., c/o Citibank (South Dakota), N.A.,
 ATTN: Claims Dept. MC 2235, 701 E 60th Street North, Sioux Falls, SD 57104-0432
 514505792 +EDI: CITICORP.COM Feb 16 2019 05:43:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 514268118 +EDI: WFNNB.COM Feb 16 2019 05:43:00 Comenity-Lane Bryant, PO Box 659728,
 San Antonio, TX 78265-9728
 514268121 EDI: DISCOVER.COM Feb 16 2019 05:43:00 Discovery Financial Services, PO Box 30954,
 Salt Lake City, UT 84130
 514268119 +EDI: DISCOVER.COM Feb 16 2019 05:43:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 514277576 EDI: DISCOVER.COM Feb 16 2019 05:43:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514268120 +EDI: DISCOVER.COM Feb 16 2019 05:43:00 Discover Card, PO Box 71084,
 Charlotte, NC 28272-1084
 514341631 +EDI: DISCOVERSL.COM Feb 16 2019 05:43:00 Discover Student Loans, PO BOX 30925,
 Salt Lake City, UT 84130-0925
 514517022 EDI: RMSC.COM Feb 16 2019 05:43:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 514268123 +EDI: RMSC.COM Feb 16 2019 05:43:00 GEGRB, Bankruptcy Dept, P.O. Box 103104,
 Roswell, GA 30076-9104
 516462411 EDI: RESURGENT.COM Feb 16 2019 05:43:00 LVNV Funding LLC, C/O Resurgent Capital Services,
 P.O. Box 10587, Greenville, SC 29603-0587
 514484222 +Fax: 407-737-5634 Feb 16 2019 07:26:08 Ocwen Loan Servicing, LLC, 1661 Worthington Road,
 Suite 100, West Palm Beach, FL 33409-6493
 514268127 +EDI: RMSC.COM Feb 16 2019 05:43:00 Old Navy/GEGRB, PO Box 530942,
 Atlanta, GA 30353-0942
 514497110 EDI: PRA.COM Feb 16 2019 05:43:00 Portfolio Recovery Associates, LLC,
 c/o AMAZON.COM STORE CARD, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 47

Date Rcvd: Feb 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514507646 EDI: PRA.COM Feb 16 2019 05:43:00 Portfolio Recovery Associates, LLC,
c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
514508684 EDI: PRA.COM Feb 16 2019 05:43:00 Portfolio Recovery Associates, LLC,
c/o Toys "R" Us Credit Card, POB 41067, Norfolk VA 23541
514268128 +EDI: RMSC.COM Feb 16 2019 05:43:00 PayPal/GECRB, Bankruptcy Dept, P.O. Box 103104,
Roswell, GA 30076-9104
514268129 +EDI: RMSC.COM Feb 16 2019 05:43:00 Qcard, PO Box 530905, Atlanta, GA 30353-0905
514395464 EDI: Q3G.COM Feb 16 2019 05:43:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
514268130 +EDI: DISCOVERSL.COM Feb 16 2019 05:43:00 Student Loan Corporation, PO Box 30948,
Salt Lake City, UT 84130-0948

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514268124* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, PO Box 182676, Columbus, OH 43218)
516462545* LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor Ocwen Loan Servicing, LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Bruce C. Truesdale on behalf of Debtor James Richard Griffin brucectruesdalepc@gmail.com,
bctpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale on behalf of Joint Debtor Lois Thelma Griffin brucectruesdalepc@gmail.com,
bctpcecf@gmail.com;r49787@notify.bestcase.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
cwohrlab@logs.com, njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Steven K. Eisenberg on behalf of Creditor Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 8